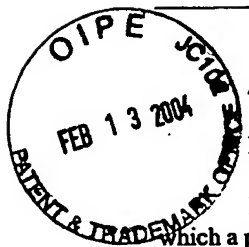


## DECLARATION - USA PATENT APPLICATION



As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled "SYSTEMS AND METHODS FOR DETERMINING FINANCIAL TRANSACTION TYPES" the specification of which was filed on September 30, 2003 as Application No. 10/674,800;

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with Title 37, Code of Federal Regulations, § 1.56;

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful, false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of first inventor: Kerry Sellen

Inventor's signature

Day 16

Month

December

Year

2003

Residence: 1823 Park Oaks Drive, Kemah, TX 77565

Citizenship: United States of America

Post Office Address (if different from residence):

Full name of second inventor: Cheryl Phillips

Inventor's signature

Day 08

Month

January

Year

2004

Residence: 79 Gardenia Drive, Maple Shade, NJ 08052

Citizenship: United States of America

Post Office Address (if different from residence):

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